

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Maureen O. Randolph
Debtor

Case No. 16-04955-JJT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 22

Date Rcvd: Mar 27, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 29, 2017.

db Maureen O. Randolph, 9784 Auburn Drive, Tobyhanna, PA 18466-3887
4862980 +BEST BUY/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
4862985 +CHASE MORTGAGE, PO BOX 24696, COLUMBUS, OH 43224-0696
4862988 +ERC, PO BOX 57547, JACKSONVILLE, FL 32241-7547
4862989 +FEDERAL LOAN SERVICING CREDIT, PO BOX 60610, HARRISBURG, PA 17106-0610
4862990 +MIDLAND FUNDING, 2365 NORTHSIDE DRIVE STE 300, SAN DIEGO, CA 92108-2709
4862997 +SYNCHRONY BANK/PAYPAL EXTRAS MC, C/O PATERNAUDE & FELIX APC, 4545 MURPHY CANYON RD 3RD FL, SAN DIEGO, CA 92123-4363

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4862981 +EDI: PRA.COM Mar 27 2017 18:53:00 C ITIBANK/SEARS, C/O PORTFOLIO RECOVERY ASSOCIATES, 120 CORPORATE BLVD, NORFOLK, VA 23502-4952
4862982 +EDI: CAPITALONE.COM Mar 27 2017 18:58:00 CAPITAL ONE BANK, PO BOX 30281, SALT LAKE CITY, UT 84130-0281
4862983 +EDI: CAPITALONE.COM Mar 27 2017 18:58:00 CAPITAL ONE BANK, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
4862986 EDI: WFNBNB.COM Mar 27 2017 18:58:00 COMENITY BANK, BANKRUPTCY DEPT, PO BOX 182125, COLUMBUS, OH 43218-2125
4862987 +EDI: WFNBNB.COM Mar 27 2017 18:58:00 COMENITY BANK/CHADWICKS, PO BOX 182789, COLUMBUS, OH 43218-2789
4862992 +EDI: AGFINANCE.COM Mar 27 2017 18:53:00 ONEMAIN FINANCIAL, 6801 COLWELL BLVD, IRVING, TX 75039-3198
4862991 +E-mail/Text: notices@burt-law.com Mar 27 2017 19:02:50 ONEMAIN FINANCIAL, C/O BURTON NEIL & ASSOCIATES, 1060 ANDREW DRIVE SUITE 170, WEST CHESTER, PA 19380-5601
4862993 EDI: PRA.COM Mar 27 2017 18:53:00 PORTFOLIO RECOVERY ASSOCIATES, C/O CARRIE A BROWN ESQ, 120 CORPORATE BLVD, NORFOLK, VA 23502
4862994 +EDI: SEARS.COM Mar 27 2017 18:58:00 SEARS/CBNA, PO BOX 6282, SIOUX FALLS, SD 57117-6282
4862995 +EDI: RMSC.COM Mar 27 2017 18:58:00 SYNCB/AMAZON, PO BOX 965015, ORLANDO, FL 32896-5015
4862996 +EDI: RMSC.COM Mar 27 2017 18:58:00 SYNCB/PAYPAL, PO BOX 965005, ORLANDO, FL 32896-5005
4862998 +EDI: RMSC.COM Mar 27 2017 18:58:00 SYNCHRONY BANK/WALMART, PO BOX 965024, ORLANDO, FL 32896-5024
4862999 +EDI: WTRRNBNB.COM Mar 27 2017 18:58:00 TD BANK USA/TARGET CREDIT, PO BOX 673, MINNEAPOLIS, MN 55440-0673
4863000 +EDI: FSAE.COM Mar 27 2017 18:58:00 TD BANK/TARGET CREDIT CARD, C/O FIRSTSOURCE ADVANTAGE, 205 BRYANT WOOD OUTH, AMHERST, NY 14228-3609
4863001 +EDI: PRA.COM Mar 27 2017 18:53:00 US BANK NATIONAL, C/O PORTFOLIO RECOVERY ASSOCIATES, 120 CORPORATE BLVD, NORFOLK, VA 23502-4952

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4862984* CAPITAL ONE BANK, PO BOX 30285, SALT LAKE CITY, UT 84130-0285

TOTALS: 0, * 1, ## 0

Addresses marked '' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 29, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 27, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor JPMorgan Chase, N.A. bkgroup@kmllawgroup.com
Robert P. Sheils, Jr (Trustee) rsheils@sheilslaw.com,
rmcdonald@sheilslaw.com;PA41@ecfcbs.com;psheldon@sheilslaw.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov
Vincent Rubino on behalf of Debtor Maureen O. Randolph
epotito@newmanwilliams.com;lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;bsmale@newmanwilliams.com;eapotito@hotmail.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

TOTAL: 4

Information to identify the case:

Debtor 1 **Maureen O. Randolph**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-4238**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **5:16-bk-04955-JJT**

Order of Discharge**12/15**

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Maureen O. Randolph
aka Maureen Olivia Randolph, aka Maureen
Randolph, aka Maureen Williams

**By the
court:**



March 27, 2017

Honorable John J. Thomas
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.